ONE OF THE FLOCK

By

ALGERNON GISSING.

The rector and curate had had hot words.

"At least, sir, I suppose the poor girl is one of the flock," concluded the curate fervently as he jumped from the easy chair which he had been occupying for some time so uneasily. "Her life will be required at our hands and upon us——"

"Don't be impertinent, sir," roared the incensed elder, also rising; but then, suddenly controlling his anger, he clutched the other's shoulder and added with more dignity: "Now, look here, Bentliff, if you have come here to teach me my responsibilities you have got into the wrong quarters. I hope I had weighed those before you were born. I suppose you are aware that I gave you this titular situation solely to oblige your uncle, and neither out of any overpowering conviction of your own capacity nor any humiliating sense of incapacity in myself to deal with the temporal or spiritual affairs of my own parish. Just understand this. But not to oblige your uncle or anybody else in the universe will I submit to the impertinence of a junior, so if you value your—your various clerical and social advantages here let us have no more of this. The law has provided for these cases and I am not going to interfere."

This was said in neither a conciliatory tone nor spirit, so without another word the curate departed.

Maurice Bentliff had come to the country parish with the uncompromising convictions of twenty-three, so that during the year he had been there other differences he had had with Canon Bond, but nothing so serious as this.

With the evaporation of his righteous anger, in the brisk October air that met him outside, the young man fell into deep dejection. He hurried past the gardener who was sweeping up leaves on the drive, and scarcely returned the man's civil attention. This was so unlike Mr. Bentliff that the other shook his head knowingly and muttered to himself that this was something more than common.

From the rectory gateway the curate took the road up the hill. All the village lay below, so that nobody saw his impetuous steps under the over-arching yellow elm trees as he mounted the slope. A jay or two scolded him and a woodpecker laughed, but he did not hear them. Near the top he turned into a grassy lane, walked more slowly, and began to look cautiously about. Only rabbits observed him. When he reached the gate leading into the coppice he leant on it and buried his face in his hands. It was in this position that footsteps startled him and he looked up. But it was the figure he expected. The girl stopped and looked at him timidly. Then she came inpetuously forward.

"I can see that you have failed, Mr. Bentliff," exclaimed she. "But it doesn't matter——"

"Failed! Oh, dear, no!" cried he. "We will go to Mrs. Manning."

The other started, but without speaking followed him through the wood.

Along the hollow at the bottom ran a brook beneath ferns and blackberry bushes. Two girls with baskets were picking the fruit from the latter, but as they were strangers the curate passed by without remark. Both of them, however, at once giggled, and one said aloud: "I'd like to live in this parish, Poll, and we could go walks with the curate."

A joint burst of laughter followed, and a handful of blackberries fell about Mr. Bentliff's head. When he looked round his assailants had dodged into hiding. But he caught sight of his companion's face and with it vividly before his eyes he strode forward. They were mounting a green slope on their way to the big house, but were soon in the shelter of more trees. Then at once Mr. Bentliff turned around and faced the girl who was following him.

"Why do you suppose I am doing this?" said he, sharply, not moving his eyes from her. "You know that I'm a young man although I'm a parson and gentleman, and that you are a pretty young woman although you are poor and in distress. How do you know that I'm not a villain like those two girls just suggested? Men in my position have often proved to be."

"I can trust you."

The curate quickly moved his eyes and went on.

Mrs. Manning was at home, and Mr. Bentliff was at first taken in to her alone. She was a middle-aged widow and had a peculiar partiality for the curate, so was always charmed to see him. "But you have come at a bad time, my dear boy," she added. "I have not a penny to give today."

"I have not come begging this time," he replied. "At least, not for money. Have you heard anything about Lucy Webb? * * * Not? That's right. It's an odd case. You remember she went to that place at Woolbourne two or three months ago. Yesterday she turned up here in the village with an extraordinary story. All appearances are against her, but I have no hesitation myself in believing her tale. It seems that on Sunday night when she was left in charge of the house alone a man called, dressed, as she says, like a gentleman, and who professed to have had an invitation from her master to meet him there at his house after church. She at once admitted him and put him in a room to wait. However, on the family's return from church nobody was found in the room, and in addition to the visitor several articles of value had disappeared. This, of course, is sufficient for Canon Bond, who, as you know, suspects everybody that isn't what we may call genteel. Lucy Webb's employer, however, is more charitable, and in view of the bare chance of her honesty is not going to blight her life by throwing even the shadow of legal proceedings over her. But the odd part only now begins. Yesterday all the stolen articles were returned to the house uninjured. Now, Canon Bond holds this conclusive proof of the girl's guilt, considers her late master is committing a breach of public duty in not prosecuting her, and refuses point blank to take any step towards assisting the poor girl to re-establish her character. The most I will say is that in view of the length of time Lucy Webb was in service at the rectory and the reputation with which she left it, the rector's attitude astounds me."

"But, you silly boy, you forget why she left the rectory," observed Mrs. Manning, significantly.

"I never heard any reason."

The lady held up her hands.

"Then you are the only one in the parish so blessed with ignorance," she said, and, leaning forward, simply added: "That dreadful son, Edgar Bond."

"And what of him?" exclaimed the curate, indignantly.

"Nay, although I might be your grandmother, you must not expect me, my dear, to go into the details of such a matter. * * * It was for the poor girl's protection."

Maurice Bentliff blushed like a girl.

"I should have thought that redoubled the rector's obligation to befriend her," he asserted warmly.

"But Canon Bond is old-fashioned. He holds with the primitive fathers that all women are daughters of Eve, and therefore the instigators of offenses."

"Then he is a more unprincipled man than I suspected," the curate fearlessly exclaimed.

"Hush, hush! * * * But let us see Lucy. You want, I suppose, to put her under my wing?"

The lady rang the bell, and Lucy Webb presently was brought in to them.

She was a girl of undoubted beauty, and, as she stood there for a moment on entering, her figure suggested more individuality of character than would belong to the ordinary pretty housemaid or lady's maid. Mr. Bentliff rose immediately and gave up his chair to her, himself withdrawing to the hearthrug with an attitude which seemed to say, "Is this, then, your common criminal?" Mrs. Manning seemed to frown.

"Yes, sit down, Lucy," she nevertheless said kindly. "Mr. Bentliff has told me your misadventure and I am quite ready to accept his explanation of it. Your experience of service has not been fortunate. We must think of what we can do. In the meantime, to escape the gossip of the village, I shall be glad if you will come and stay up here. I have no doubt you will find something in which you can help for a week or two."

The young woman colored deeply in expressing her thanks and acceptance, so unexpectedly did this prompt benevolence come upon her, and for some time afterward the three were engaged in further discussion of the story which Mr. Bentliff had briefly narrated.

The curate left the house first. A thrill of generous exultation possessed him as he strode across the sunlit fields, allowing the wind to blow his coat in wide flaps around him. But presently the taunt of those two girls with the blackberries came back to him and he turned to go down another way so as to avoid the risk of again meeting them. On the border of the Low Wood that formed the parish boundary he heard the report of a gun close by, and the next minute a sportsman leaped over the fence. Mr. Bentliff at once recognized Edgar Bond, the son of the rector. Both stopped.

The young clergyman was the elder by a few years, but as a legal student and man of the world Bond looked down upon the serious curate from a considerable height. But formal civility had always marked their intercourse. To-day as they drew near each suspected a new vein of severity in the other.

"I say, Bentliff, what's this affair of yours with Lucy Webb?" Bond began, unceremoniously.

Like all nervous men the curate was quick to anger in what he felt righteous causes. The tone and attitude of the other inflamed him.

"Something that you can't understand," he retorted. "You are the last with whom I should discuss it."

"I'm not so sure of that. It doesn't wholly lie with you. I know something of you curates, and I demand an explanation."

With a sudden exercise of self-control, Bentliff stood and faced him.

"Explain yourself."

"Well, piety and philanthropy won't go down with me. I hear you've been about the wood most of the morning with the girl."

"Then you have heard what is not true. Upon your father refusing to give the assistance I required, I accompanied Lucy Webb to Mrs. Manning, and there she has met with better fortune. Any further information with regard to her will be afforded you by that lady. This is all I have got to say."

"Very good. We'll see," nodded Bond, and he allowed the curate to go on his way. After seeing Bentliff disappear by the beech trees, young Bond got on to the fence, and, laying the gun across his knees, pondered.

In a few minutes he jumped to the ground and went up the green slope. Presently he appeared to walk with caution and kept to the shelter of bushes. It became plain that his object was to approach unobserved the house which the curate had just come from. He skirted the thick shrubbery and got around to the back. There he succeeded in engaging the attention of the housemaid, who came out to him.

"Where's Lucy?"

"She's with missis."

The youth looked at his watch and hummed.

"Get her out to the beeches by twelve, eh? Tell her the curate wants another word privately."

The girl giggled, and pretended to decline.

"You'll find it worth your while."

"All right," she cried, and ran off to the house.

Edgar Bond withdrew at once to the place he had appointed, although there was over half an hour to wait. There was an unusually serious look upon his face. But it might have arisen as much from anger as thought. He strode to and fro, toyed with his gun, looked nervously around him and frequently at his watch. When at last he heard the rustling of footsteps in the leaves he drew back into hiding and watched for who should approach.

A load of anxiety and distress had been removed from Lucy's mind by the kindness of Mrs. Manning. The dark clouds of misfortune which had so mysteriously been gathering about her were broken, and she was coming for a few more words with Mr. Bentliff in a joyous frame of mind. She glanced this way and that to find him, not without a thrill of glee at the air of secrecy which the curate had thrown about the interview. Suddenly Edgar Bond stepped out, not two yards from where she was passing. A grim smile of triumph rose to his features as he saw the shock with which he was received. Lucy's face turned pale as she looked at him, but she stood firm.

"Don't I do as well as the curate?" he asked. Then a flush of color returned to the girl.

"What do you want with me?" she demanded.

"To tell you once more that you are mine, that you shall be mine."

The girl shuddered at the fierce grip which he fixed upon her arm, but stood motionless. Then her eyes flashed.

"No, that I will never be."

"Do not make me desperate," replied he. "I have tried all fair means, and am now beginning the foul. Do you think I'm not serious? Do you think I don't mean to marry you?"

"It doesn't matter to me whether you do or not," returned the girl proudly and with increased strength. "I would never be your wife. It's not fit for a girl like me to marry one of your class."

The young woman's beauty was heightened by her energy and deep color.

"Lucy," exclaimed the man, with genuine passion, "earls have married women not fit to compare with you."

But she pressed her hands tightly over both ears, until the youth wrenched them away and held them in front of him. She was now afraid, but could not utter a sound.

"Listen!" he said. "You shall be my wife. Go where you will, do what you will to escape me, I will follow you and win you. I can prove to you that I mean what I say. It is through me that you are here. I sent that man on Sunday night to you. I intended that you should get to prison, and I should have met you when you came out. Ha, ha! We'll see who wins. If you won't marry me for love, you shall for fear. That's what I had to tell you."

With a finger upraised he left her, and Lucy stood against the trunk of a tree. In a few minutes she plunged into the copsewood beyond, and the voices of the wood pigeons alone joined with the rustling of the wind about her.

It was not from common fear or common wretchedness that Lucy now suffered. As she went deeper and deeper into the ferns and nut trees all thought of Edgar Bond had left her. Her agitation sprang entirely from disappointment. Not until now did she know with how much secret joy she had gone to that meeting, as she supposed, with Mr. Bentliff. Only the sudden darkness had fully revealed that glow of light. And the revelation dismayed her.

The girl had not been in the habit of building her hopes upon the stimulus of newspaper fiction. If she had, she would no doubt have known how to turn to more worldly account the vehement addresses of a man in the position of Edgar Bond. She knew that curates did not, as a rule, marry housemaids, however good-looking. So she trembled for, and then became more and more angry with herself. With that she made her way out to the upland road and set off at a hurried pace she scarcely knew where.

It continued a windy and brilliant afternoon. Canon Bond's parish comprised high and low lands, lying like a scroll over the hillside from the grey walls of the solitary wolds to the luxuriant hedgerows and meadows of the wide vale below. Mr. Bentliff was a man of conscientious method and his engagement that morning had interfered with a periodical visit to his outlying cottages up the hill which was due that day; but well content with his morning's work, he relinquished a social appointment for the afternoon in order to make up for the omission. After an early lunch, therefore, he set off over the downs. Being something of a naturalist, the curate made much of his open-air walks. He would not only enjoy things himself, but picked objects, curious or beautiful, in order to arouse the interest of his young parishioners. In the family of one of the shepherds on the hill he had found more than the ordinary measure of response to these harmless recreations, so that whenever he went there he took more than ordinary pains. In climbing, therefore, his hands and pockets soon became full.

The wind and sunshine had an exhilarating effect and the young man made no haste to descend. He joined the tea-table at one of the cottages, and not until he had watched from that doorway the sun descend in gorgeous brilliance did he set off home. Skies like this deeply affected Mr. Bentliff, and the impressiveness even increased as the twilight descended. On the brow of the hill was a little group of fir trees, at the foot of which sheep or cattle generally reposed. There was a fine view from here over a wide vale towards the sunset, and the curate, as usual, turned aside to the spot. Over the soft turf he had approached without sound. A startled sheep generally broke away, but to-night there was nothing. So, at least, he thought for two or three minutes, as he stood by a pine trunk in the breathless silence reflecting upon the sky with its dreamy afterglow over the horizon. But he was suddenly thrilled by the sound of a soul bursting into a fit of uncontrollable tears.

Impressionable at all times, the curate was taken at an unusual disadvantage now. Quivering in every fibre, he took a few strides aside to a tree neighboring his own. There he recognized the figure of Lucy Webb. She was unaware of his approach, so he drew back again until the first outburst should have passed.

But in those few moments he realized the emotions of an age. Love and life, love and death, rose in irresistible glory before him, depicted in the transcendent glamor of that spotless evening sky. The world was not merely indistinct, it had gone out as completely as the sun. With that one big star creation widened and the curate's spirit soared into the expanse. Not a woman, but womanhood wept helpless there, and the man's soul went out to the summons. He again stepped forward, and in a few minutes, with or against her will, Lucy's tears were shed upon Maurice Bentliff's breast. And thus the darkness fell.

"But, you see, Lucy, the stars are multiplied," remarked the curate, when at last they moved away.

* * * * * * *

There was consternation in the household of Mrs. Manning at Lucy's disappearance. To screen Bond, the housemaid had kept the original invention by declaring that it was the curate Lucy had gone out to meet. Mrs. Manning was thunderstruck. Appearances were not against it. Edgar Bond, at any rate, was innocently at home, busy about the stables. The curate's broken engagement put another link to the chain. Oddly enough, it occurred to nobody to go over the hill to test the truth of Mr. Bentliff's own account of what he was going to do that afternoon. When darkness fell, even Mrs. Manning had finally to give in, and the benevolent lady had to accept the last incredible testimony to the hopeless depravity of man.

She was sitting in the lamplight writing a detailed account of it to a friend when the maid came in.

"Here's Mr. Bentliff, m'm," announced the latter, in a tone she could hardly control. "And Lucy Webb," she added, in triumph, which she made no effort to conceal.

The lady jumped up, and, mindless of dignity, stepped out into the hall. There stood the curate, radiant from the night air. Lucy hung back abashed. At the second glance Mrs. Manning was vanquished, but Bentliff had not lost her first one. He ushered Lucy into the room to which their hostess led the way.

"Young man, even you have deceived us."

"I hope not, Mrs. Manning. Let me tell my tale."

And the curate told it in such a manner that even the experienced lady became confused. He dazzled her with the glow of sunlight which still shone in his own soul. She had not time even to formulate her prudent creed. She looked from one to the other, nodded and smiled. As a radiant child of nature, of the stars, Lucy blushed and gleamed before her.

"Yes, yes," she muttered, as the handkerchief touched her eyelashes. "Heaven bless you."

This was the only concession to the world that Maurice Bentliff had set himself. When it was made he departed, leaving Lucy once more behind him. He went straight to the Rectory to see Canon Bond. But he went in a different spirit. He found the rector was about to entertain a dinner party, the guests for which were then arriving. As he spoke at the door another carriage drove up. At the same moment Edgar crossed the hall in evening attire. He heard the voice on the steps and hurried out another way. Before the curate had reached the gate they met. Bond fiercely muttered an appointment for the next morning and was gone again. Bentliff went home and wrote the request to be liberated from his curacy, which he had gone to deliver by word of mouth.

The next morning proved one of those warm and golden days of sunlight that early autumn affords. Lucy looked from her window upon a scene that seemed touched with an enchantment unknown to her before. The magic reacted upon herself, and as she prepared for the day she was conscious of a new spirit. All the late incidents of her life were transformed, and now assumed an espect as reassuring as it was new. An unknown strength was in her; timidity and fear were no more. Again and again she looked in the glass, laughed and blushed, blushed and laughed again. She had scarcely known vanity before. She thought that she was even outwardly changed. Surely she had never been so beautiful. With a last long reading of her features in the glass their expression altered. The last look was not a laugh.

After breakfast she escaped from the house. The terrors of the previous day had vanished. She went to the beeches, but nobody was there. She descended the hill swiftly and came out by the stile just above the rectory gate.

Issuing from that gate was Edgar Bond. She went forward and he came up to her.

"Then I was right to come," exclaimed the girl, scarce voluntarily. "I wanted to see you."

"You did! Then it's like your cheek."

He was going shooting again and he had to lower his eyes from her face to the gun. She spoke with a rapid utterance wholly unlike herself. Bond didn't understand.

"Yes, I was coming to ask you to forget what you said yesterday. Nobody knows that I have come. If it has been my fault I am grieved. I have always tried to escape. I had no wish for you to love me, for I knew that I could never love you. But if you ever have really loved me you will forgive and not hate and try to harm me."

Bond again looked up in angry astonishment at this mingled simplicity, earnestness and appeal. She withstood his gaze without a tremor. It was he who began to tremble. She burst again into fervent entreaty, but with a swift glance this way and that he flung an arm about her.

"One kiss, Lucy, and—and you may go."

But he stopped, irresolute, with his eyes fixed upon her face. She felt him shiver. Even Edgar Bond at that instant, if never in his life before, saw not a woman, but womanhood radiant before him, and at such a revelation he was daunted. He withdrew his hand, and a rook cawed in passing just above them. He put the gun to his shoulder and took aim. The bird fell a shapeless heap of feathers. The youth's eyes turned again to Lucy, but in something other than anger.

"That'll have to do instead," he said. "Tell the curate I shan't come. G-r-r-h!"

He turned on his heel and was gone. The girl could not understand him, but she went to leave the message at Mr. Bentliff's lodgings. When she had done it she knew that she ought not, and she fled to the hall.

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Maurice Bentliff and Lucy left that parish to settle elsewhere, and the strange part is that it answered. But all the merit of its success Lucy, of course, attributed to her husband. This at least is on record that in their remote country living of Ashcote Mr. Bentliff and his wife were not distinguished from the best type of their clerical neighbors unless it was in their piety and zeal.

[Copyright, 1902.]

TO HIS INTERESTS.

The Citizen—And you assure me, sir, that you insist on honest politics?

Wardman—Dat's wot I do, cap'n. If I didn't half o' dese guys dat I bought would be trowin' me down w'en it come t' votin'.

"Noblesse Oblige."

London Golden Penny.

A remarkably polite old man one day in a tram car got up and gave his seat to a young woman who had just entered. Shortly afterward there was a vacancy, and he occupied it, only to find at the next stopping place that another young woman got in, and once more he gave up his place. Then the seat between the two young women became vacant, and with a sigh of satisfaction the old man sank into it, saying, sotto voice: "I won't give up my seat again even for an angel."

The first young woman turned sharply toward him: "I beg your pardon, sir."

The man paused a moment before replying: "I mean, of course, I wouldn't give up my seat for another angel."

The young woman smiled her triumph.

Then there entered a somewhat masculinely attired woman, who fixed her penetrating eyes on the old man. He turned to the young woman and said: "This has no reference to the previous conversation."

Then he offered his seat to the newcomer.

"Anyhow," he added, "I have kept my word."

In the Hygienic Barber Shop.

Baltimore American.

"This towel," said the attendant in the germ-proof barber shop, "has been subjected to an extreme heat, and is thoroughly sterilized. We take every precaution against exposing our patrons to infection or contagion."

"Good thing," commended the patron.

"This soap," went on the attendant, picking up the cake thereof, "has been debacterialized, and the comb and brush are thoroughly antiseptic ised."

"Great scheme," said the patron.

"The chair in which you sit is given a daily bath in bichloride of mercury, while its cushions are baked in an oven heated to 987 degrees, which is guaranteed to shrivel up any bacillus that happens along."

"Hot stuff," said the patron.

"The razor and lather brush are boiled before being used, and the lather cup is dry-heated until there is not the slightest possibility of any germs being concealed in it."

"Fine," said the patron.

"The hot water with which the lather is mixed is always double heated and sprayed with a germicide, besides being filtered and distilled. It is as pure as it can be made."

"Excellent," said the patron.

"Even the floor and the ceiling and the walls and the furniture are given antiseptic treatment every day, and all change handed out to our customers is first wiped with antiseptic gauze. The shoe polish at the bootblack chair is boiled, and then frozen, and the—"

"Well, look here," said the patron, who had been sitting, wrapped in the towel, during all this, "why don't you go ahead and shave me? Think I'm loaded with some kind of a germ that you have to talk to death?"

"No, sir," answered the attendant. "But I am not the barber."

"You're not? Where is he?"

"They are boiling him, sir."

RUSSELL SAGE'S WEALTH

ESTIMATES VARY FROM $75,000,000 TO $100,000,000.

Largest Individual Money-Lender in the World—New Stories of His Penuriousness.

New York Commercial Advertiser.

No man is better known in purely financial circles in this city than Russell Sage and none has been known for so long a time. It is not surprising, therefore, that his retirement temporarily (he says), through illness, from the active management of his business as a money lender on a large scale should have caused some concern in Wall street, particularly among those who are on the veteran's books as borrowers of cash on call.

After forty-five years in business in Wall street, during which he has, until the last few weeks, rarely missed a day from his office, Sundays alone excepted, it may well be believed that there is none better acquainted with the wiles and ways of "the street" than Russell Sage. To say that he has long been one of the most picturesque figures in financial circles, and is as well known, in a quiet, unobstrusive way, as the clock on Trinity Church, is merely to state a fact patent to everyone down town, and is what has often been said of him. But when anyone is asked to state what manner of man he is, to describe him, his influence in financial circles, his manners, methods of doing business, and how he reached his present position—or, in other words, to describe the precise relation he bears to the financial community and to society the task is not an easy one.

In the public mind Russell Sage is generally regarded simply as a very miserly old man of great wealth. He certainly is wealthy, and he certainly is old (eighty-six) and it would be very hard to convince any of the men who know him that he is not miserly. One of his business friends, that is, a fellow-director of his in many corporations, speaking of him one day this week, considerately described him as "very close in money matters." "But," he added, "that is all you can say against him, and I do not suppose you ever heard anyone say anything else against him."

Probably more stories have been told of Russell Sage's "closeness" than of any other man in Wall street having the same characteristics—there are very few—and every month almost a new story is added to the list. Two of the latest authenticated ones may be told in proof of his well-known aversion to yielding to temptation to extravagance. On a comparatively recent Sunday morning at church, when the usher passed the plate in front of him for the offertory Mr. Sage pulled some bills out of his pocket and then tried to find some small change, but was not successful. He fingered a one-dollar bill over and over for so long, hesitating whether to put it in the plate or not, that the usher passed on to the next pew. Mr. Sage put the bill back in his pocket, but in a moment or two discovered three pennies in a pocket that he had overlooked. Then as the usher returned up the aisle to the platform with the collection Mr. Sage plucked him by the sleeve and held him while he carefully dropped the three pennies into the plate.

The other story relates to a regular habit of his during the summer just passed. He lives at Lawrence, on Long Island, in the summer time, where he owns a cottage, and comes up to town every day by the railroad to Long Island City (Hunter's Point.) At that place all the down town business men always take a special boat which runs in the summer to Wall street, 10 cents extra being charged for that trip. As Mr. Sage, however, has a pass on the elevated railroad he always crossed the Thirty-fourth-street ferry and proceeded down town by way of the elevated, thereby saving the 10 cents.

LENDS MUCH MONEY.

Whatever influence Mr. Sage has exercised in financial circles during the last twenty years has been principally as the largest individual lender of money, mostly "on call," although, of course, he also makes "time loans." It is no exaggeration, probably, to say that he is the largest individual lender of money in the world without being a banker. All the money he lends is his own. A banker described him recently as the "Simpson of Wall street" on a magnificent scale. Opinions vary as to the amount of money he usually has out "on call" and "time loans," some bankers estimating it as high as $30,000,000, while others say it is about $7,000,000. It can be stated, however, that Mr. Sage's "street" loans are rarely less than $25,000,000, and that a few weeks ago, when he was taken ill, and when the rates for money were higher than they are to-day, he had $27,000,000 out on call and time loans. This is all actual cash, which he keeps out at the market rate all the time. It is easy to compute, therefore, that at an average return of 5 per cent. his annual income from that source alone would be $1,350,000. But business associates, men who have known him longest and know him best, say that at a very conservative estimate the cash he keeps out at interest in the street on collateral loans is only a third of his wealth, and that he is worth at least $75,000,000, and some even say $100,000,000. He is one of the largest stockholders in all the Gould properties, notably the Missouri Pacific Railway Company, Manhattan Elevated Railway Company and the Western Union Telegraph Company.

Assuming that his collateral loans amount to $27,000,000—and there is no reason to doubt the correctness of that estimate—there are only eight banks in this city whose loans exceed those of Russell Sage's. That fact gives a very good idea of the extent of his business. In conducting that business he pursues exactly the same course as the banks in regard to margins, etc.; money brokers call at his office daily with the same regularity as they do on the banks, and he has his regular borrowers the same as the banks have. Borrowers and brokers, however, say that while always demanding the maximum market rate he is a little more liberal in respect to the collateral he will accept. No one in the street, no bank president or loan clerk has such an exact and accurate knowledge of the value of marketable value of any Stock Exchange collateral as he has, and no one is so free from prejudice in respect to any of them. He never objects to a fair assortment of collaterals in a loan so long as they are those that will sell freely and in large amount, and he never turns down a loan because it has industrials in it if they are of the right sort. The reason a bank officer gave for doing so recently, as he alleged, namely: "I don't like 'Sugar,' I don't care for 'Steel' and I don't lend on 'Copper,'" would never be assigned by Mr. Sage for rejecting a proffered loan. The biggest houses in the street borrow from Mr. Sage regularly, and are glad to do so. It is noteworthy that the enormous business he does is conducted in two small rooms in the Bank of Commerce building, one of which is used by his cashier and clerks. The other, where the loans are made, the securities taken and exchanged, and the checks for the loans given and received, is divided into two compartments no bigger than a good-sized dog kennel, with a boarded-off space nine feet by four in size for the customers, waiting brokers' clerks, etc.

NO PROFIT TO BANKS.

Doing such an immense cash loan business, Mr. Sage's bank account is, of course, a pretty large one, but it is said that it is not a very profitable account to the bank in which it is kept. As a director of the Importers' and Traders' National Bank, he naturally does most of his business with that institution. He was a director of the Mercantile Trust Company years ago, and then he kept an account there. Two reasons have been given for his retirement from its directorate. One was that he had a personal difference with a fellow-director. The other was dissatisfaction with his account. The management could never tell when they could use any of his balance, although they allowed him 2 per cent. upon it, because, while he might, and frequently had $5,000,000 or $6,000,000 or more to his credit in the morning, it could not be told with any degree of certainty whether he would have $1,000,000 there at night or not. This, of course, will be better appreciated by bankers than by the general public, but it illustrates very well one feature of Mr. Sage's shrewdness.

Only once in the memory of the present generation was Mr. Sage known to get caught in Wall street, and that was in the famous panic of 1884. In 1872 he originated the selling of privileges, known as "puts" and "calls" and "straddles." He dealt heavily in them and made a great deal of money thereby, and was known as the king of that business. At the time of the Grant & Ward failure, however, his habitual good judgment and coolness apparently deserted him, and the result was that he lost, it is said, between $3,000,000 and $7,000,000 as the result of his deals. Stories were told at the time of how he barricaded himself in his office when he demands poured in upon him for the redemption of the privileges he had sold. He met the demands, however, with prompt pay, paying cash on the spot, and it is believed that within a year he had more than recovered all his losses. Since that time he is said not to have dealt much in privileges, especially in "straddles."

Such is Russell Sage as the present generation knows him from a business point of view. But he has lived eighty-five years and has seen nearly three generations in Wall street and was contemporary of a host of men famous in politics as well as in finance who have long since passed to their rest. It may be difficult for the present generation to think of Mr. Sage as anything else than a money lender, famous for his parsimony, as exhibited in his raiment (which is not at all equal to what his purse could buy), and in various other parsimonious habits. And yet Mr. Sage has had a most distinguished career, has on several occasions in his early life received the suffrages of his fellow-citizens for high political offices, and in all respects, according to the few men who remember him at that time, he comported himself in those days as a man who cared not to say admiration, of his fellow-men, was subject to the same influences and emotions, was subject to the tender passion the same as other men, as witness the fact that he has been twice married, and that, while it is not recorded of him that he had any children, yet it is said of him, even at this day, that he is fond of children and children's prattle, and has always enjoyed, as he enjoys to-day, a good horse, and keenly relishes a drive behind a pair of fast trotters, which is believed to be his only luxury. He is abstemious in his habits, does not drink or smoke, but love's fruit, overindulgence in which, by the way, was the cause of his recent illness, an extravagance, however, that he is not likely to repeat if Mrs. Sage has anything to say on the subject.

Owner—You advise me to run the machine very slowly at first?

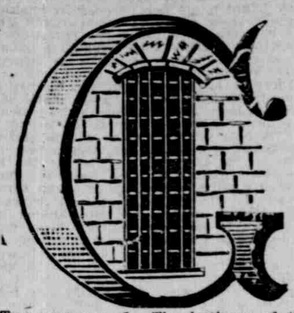
Chauffeur—Yes; that is until somebody gets in the way; then speed.

SPHINX LORE

Enigmatic Knots of Odd and Ingenious Kind for the Leisure Hour.

[Any communication intended for this department should be addressed to E. R. Chadbourn, Lewiston, Maine.]

318.—SINGLE WORD REBUS.



Two answers: 1. The business of the merchant. 2. A weed. EDITH ESTES.

319.—ANAGRAM.

Down in the vale, where dense the forest lies,
They stand like giant spectres, grim and tall,
Yon lofty pines, whose lengthening shadows fall
Across my pathway, as the daylight dies.

There, side by side, outlined against the skies,
They sentinel this lonely wood, while over all
See night shades woven settle like a pall
Across my pathway, as the daylight dies.

But even now, this gloomy prospect flies,
Which only serves to frighten and appal,
For over there, loved scenes I now recall
Across my pathway, as the daylight dies.

There snugly nestled on the upland rise
I see my lowly cottage, neat and small,
While from the doorway comes a sweet familiar call
Across my pathway, as the daylight dies.

And now my wife, in fair and simple guise,
Comes down to meet me on the grassy knoll
Under the stately pines, whose lengthening shadows fall
Across my pathway, as the daylight dies.

OSCEOLA.

320.—EXCISIONS.

Take one complete word from out the whole and leave a complete word by joining the two remaining ends. Example: Respectful—always—torn. Answer: R-everent; rent.

1. An artificer, a small but mighty weapon, a teamster. 2. A manse, a crime against property, a court attendant. 3. Perceptible, crystallized liquid, distinguished. 4. Floor coverings, a fondled creature, public vehicles. 5. Receptacle for wine, religious insincerity, a ruminant animal. 6. A narrative poem, the whole, depraved. 7. Accusation, for, stretch. 8. A hare in her first year, always, to permit. 9. Random cuttings, a hair about the eyes, warbles. 10. Ablution, a forest tree, a pinion. 11. Sorrowed for sin, confined, a plant with hollow jointed stems. 12. Consignment, a vital organ, Governor of Algiers. 13. One very dear, affection, a couch. 14. Highly esteemed, mud, to join to. 15. A parson, myself, a cathedral church. DOROTHEA.

321.—CHARADE.

Attorney Kerr had schemed and fought,
And won the nomination,
And soon delivered, as he ought,
His modest acceptation.
But while he spoke in terms to stir
The rafters overhead,
"Just listen to that TOTAL Kerr,"
His baffled rival said.

Warned by some faithful friend, no doubt,
Who "thought he ought to know,"
The speaker sought his critic out,
And asked him "was it so."
Said he, "I bade them listen, sir,
As all men should have done,
And named you as 'that ONE-TWO Kerr,'
The TWO of all the ONE."

Whereat our statesman came away,
No wiser than he went,
Nor is he certain, to this day,
Just what that fellow meant.

M. C. S.

322.—PALINDROME.

Dick and Harry became engaged in a dispute over a game of checkers. Dick claimed the game and declared that it was won strictly on its merits. Harry asserted that it was won on a foul move. At this Dick became wrathy and, pushing his chair back from the table, exclaimed, "'O' I 'I' E, 'I', I 'O' and you know it," and, quickly stepping to the door, disappeared in the gathering gloom. Thus abruptly terminated a debate that might have developed into a serious quarrel. T. J. G.

323.—CHANGE OF VOWEL.

Young ONE, who got up one cold morning
And mounted his old FIVE mare
To ride to the TWO in the forest,
Expected to find a bear.
He'd been in too much of a hurry
To FOUR either hat or coat,
So 'twasn't because he was frightened
He shivered from head to foot;
But hearing a THREE that was tearful
Made by a bear that was mad,
Back home that he came he rode faster,
And when he got there was glad.

T. H.

324.—FLOWERS.

(Partly by sound.)

1. A great number of sheep. 2. A vessel of fat. 3. A crystallized drop of water. 4. A horned animal's missteo. 5. A decorous maiden. 6. A singing bird's weapon of a domestic fowl. 7. A wading bird's beak. HYACINTHUS.

325.—DECAPITATION.

I am a bird of such shrill voice
That all who hear me, save the boys,
When I stop singing, do rejoice.

But just cut off my screeching head,
And when you're sure that I am dead,
You'll have a pitcher small instead.

MYSTICALIA.

PRIZE SOLVING.

The reader sending in the best lot of answers to No. 324 will receive an attractive prize. The solutions are to be forwarded within one week, and in case of doubt the winner will be decided by any feature adding special merit to one of the nearest complete lists.

The prize for No. 288 is taken by Mrs. J. W. Siders, Plymouth, Ind. Other excellent solutions are acknowledged from A. W. Lee, to 288; Leatha M. Paddock, 288; Mrs. Josephine Morrow, 288; D. F. L., 286, 288, 292, 293; W. H. Snell, 288; Fred Warren, 288; Percy Newell, 288; A. R. Beardman, 288; E. P. Shaw, 288, 292; Fannie M. Lawrence, 288; G. B. Andrews, 288; A. A. Saunders, 288; F. C. Thomas, 288; W. E. Potter, 288; J. D. Manson, 288; B. O. Finton, 288; Luther Phillips, 288; Mrs. N. H. Arthur, 288.

ANSWERS.

302.—1. With Trumpet and Drum (Eugene Field.) 2. Birds and Bees (John Burroughs.) 3. The Black Arrow (R. L. Stevenson.)

303.—Well-to-do.

304.—Live devils lived evil.

305.—Trigonometry.

306.—Pisa, Ghent, Verona, Berne, Easton, Padang, Herat, Genoa, Acre, Trieste, Odessa, Derby, Natal, Aden, Sana, Bergen, Angers, Saco, Oran.

307.—Mimicry (mimic-cry.)

308.—Bon-ton, paw-paw, mur-mur, tom-tom, can-can, goo-goo, so-so, ha-ha, bu-bul, mot-mot, do-do, wow-wow, Lu-lu, papa, ma-ma, aye, aye, to-to, tar-tar, Is-is.

309.—Misled, led, sled, led, Ed. D.

LOVE LETTER OF 300 YEARS AGO.

The "Pinchinge Paynes" of an Elizabethan Lover.

London Mail.

A Devonshire correspondent sends us the following copy of a "love letter" which was addressed some 300 years ago by a Mr. V——, a landed proprietor, then residing near South Molton, to Mrs. L——.

The original is beautifully written in the old "black-letter" style—generally in vogue in the reign of Queen Elizabeth—and prior to its discovery recently it had not seen the light of day for a great number of years. How it has been preserved so long is a mystery, for though old law papers are often kept through many centuries, it is seldom that the actual letters of dead and gone lovers come to light after so long a period:

"O my sweete harte, the longe absence of your persone, hath constraynede me to expresee unto you, my deere, the inwarde griefes, and secrete sorrowes, the pinchinge paynes, that my poor oppressed harte pitifullye endureth. My tremblinge hand is scarce able holde the penne, neither dare my stammering tongue to expresse that which my afflicted harte desireth to manifest unto you.

"Therefore, my Sweete, vouchsafe to graunte some speedie remydie unto the grievous anguishes of my heavy harte; Detracte noe tyme, but wey with yourselfe this provorbe: the sicker that any-bodie is, so much the more speede ought the Phisicon to make and provide the medicion—leaste cominge to late his labor be loste; but if a sicke body be discomforted at on (one) Phisycion's hande he may have recourse unto another, where as I, discomforted at your handes, can have recourse unto none other. And thus, hopinge to have some speedie comfort at your hands, upon that Hope I repose me till further opportunitiye.

—— of May, 1599.

Take this girdell, Sweete-hart, though the gift be smalle,
Take hart, take hand, take body and all.
You have my hart, and shall have ever,
Change when you will, but I will Never.

You——,

The names of the parties do not appear on the letter itself. The paper on which it is written is now crumbling into powder through age, and the writer's signature, together with the termination of the letter, has disappeared. His name, however, was given in an accompanying memorandum written centuries ago, probably by the hand of a descendant. Unfortunately no evidence is forthcoming to show whether his "pinchinge paynes" were subsequently alleviated—one hopes so